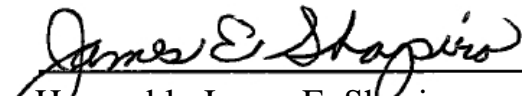


IT IS HEREBY ORDERED  
AS DESCRIBED BELOW.

DATED: August 16, 2011



  
Honorable James E. Shapiro  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re:

Todd A. Brunner and  
Sharon Y. Brunner,

Debtors.

Case No. 11-29064

Chapter 11

**AGREED TO ORDER ON DEBTORS' USE OF CASH COLLATERAL OF  
WATERSTONE BANK, SSB**

The Debtors and WaterStone Bank, SSB ("WATERSTONE") have agreed to this Order permitting the Debtors to use the cash collateral of WATERSTONE, and the Court being otherwise fully advised on the premises,

**HEREBY ORDERS:**

1. Use of Cash Collateral. The Debtors may use the cash collateral of WATERSTONE in the ordinary course of business in accordance with the budget that is attached hereto as Exhibit "1". Any amounts of cash collateral over and above the budget contained in Exhibit "1" may be used by the Debtors for general expenses in operating the Debtors' business, including upon proper application, Debtors' professional fees, a personal budget, and a general expense budget, pursuant to the budgets attached hereto as Exhibit "3" and Exhibit "4".

Law Offices of Jonathan V. Goodman  
135 West Wells Street - Suite 340  
Milwaukee, WI 53203-1807  
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e-mail: jgoodman@ameritech.net

2. Security Interest. WATERSTONE shall have a replacement security interest on its collateral of assets of the Debtors to the extent that its security interests may have existed immediately prior to the filing of the Petition herein, provided, however, that such replacement lien shall not extend to any avoidance actions (or the proceeds thereof) pursuant to Chapter 5 of Title 11 United States Code.

A. Commencing August 15, 2011 and continuing on or before the fifteenth (15<sup>th</sup>) day of each and every month thereafter during the term of this Order, the Debtors shall pay to WATERSTONE the sums shown on Exhibit 2 as adequate protection interest only payments. The payments for June 2011 and July 2011 shall be made within 2 days from the Court rendering this Order.

B. Commencing August 30, 2011 and continuing on or before the thirtieth (30<sup>th</sup>) day of each and every month thereafter during the term of this Order, the Debtors shall make the tax escrow payments to WATERSTONE, to be held by WATERSTONE, for payment of 2011 property taxes in 2012 on the Debtors' real property collateralized by WATERSTONE in the sums shown on Exhibit 2. Tax escrow payments for June 2011 and July 2011 shall be made within 2 days from the Court rendering this Order.

C. In the event that the Debtors fail to timely make any payments required herein (timely being no later than the prescribed date, unless the date is on a weekend or holiday, in which event the first business day thereafter shall be the due date) this Order authorizing the use of cash collateral shall cease and the Court may entertain a motion for relief from automatic stay.

D. The Debtors shall maintain fire, extended casualty, and liability insurance in on all real and personal property secured by WATERSTONE, and shall name WATERSTONE as a mortgage holder and a lien holder on their insurance policies, in amounts of at least the amounts of the outstanding principal balances of WATERSTONE'S loans on all real and personal property.

3. This cash collateral Order shall be a permanent Order and shall terminate, unless there is an earlier default, on the Effective Date of any Plan of Reorganization asserted by the Debtors, or upon conversion to a case under Chapter 7 of Title 11, or dismissal of this case, whichever is earlier to occur.

4. Within five (5) days of the Court rendering this Order, the Debtors shall make a claim for damages at 4714 West Villard Avenue with the Debtors' insurance company as existed at the time of the casualty.

#####

Approved as to form:

A handwritten signature in black ink, appearing to read 'Mark Vap', is written over a horizontal line.

Mark Vap  
Attorney for WaterStone Bank, SSB  
Dated: August 12, 2011.

PREPARED BY:

Law Offices of Jonathan V. Goodman  
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Milwaukee, WI 53203-1807  
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Exhibit "1"

										2010 TAXES	
LENDER	BUILDING #	STREET NAME	#	CTY/TOWN	RENT	MNGT FEE	WATER/SEWER	ESTIMATED REPAIRS	NET FIGURE	annual	month
WSB	M46 N29247	Capitol Dr (East)	Delafield		\$1,100.00	\$55.00	\$45.00	\$55.00	\$945.00	\$2,235.94	\$186.33
WSB	2991 South	Herman Street	Milwaukee		\$835.00	\$41.75	\$45.00	\$55.00	\$693.25	\$4,024.00	\$333.33
WSB	408	McCall Street	Waukesha		\$773.00	\$38.65	\$90.00	\$170.00	\$474.35		
WSB	410	McCall Street	Waukesha		\$845.00	\$42.25	\$0.00	\$0.00	\$802.75		
WSB	412	McCall Street	Waukesha		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
WSB	412-A	McCall Street	Waukesha		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,667.94	\$639.00
WSB	4714 West	Villard Avenue	Milwaukee		\$0.00	\$0.00	\$0.00	\$55.00	-\$55.00	\$2,663.00	\$221.92
WSB	4331 North	19th Street	Milwaukee		\$765.00	\$38.25	\$45.00	\$55.00	\$626.75	\$2,538.00	\$211.50
WSB	4582 North	24th Place	Milwaukee		\$643.00	\$32.15	\$45.00	\$55.00	\$510.85	\$1,853.00	\$154.42
WSB	5007 North	24th Street	Milwaukee		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,259.00	\$354.92
WSB	5480 North	27th Street	Milwaukee		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,489.00	\$290.75
WSB	2875 North	36th Street	Milwaukee		\$840.00	\$42.00	\$45.00	\$55.00	\$698.00	\$1,988.00	\$165.67
WSB	5930 North	40th Street	Milwaukee		\$725.00	\$36.25	\$45.00	\$55.00	\$588.75	\$1,653.00	\$137.75
WSB	4338 North	41st Street	Milwaukee		\$725.00	\$36.25	\$45.00	\$55.00	\$588.75	\$3,083.00	\$256.92
WSB	4542 North	44th Street	Milwaukee		\$795.00	\$37.50	\$45.00	\$55.00	\$612.50	\$3,623.00	\$301.92
WSB	4260 North	48th Street	Milwaukee		\$775.00	\$39.75	\$45.00	\$55.00	\$655.25	\$3,060.00	\$255.00
WSB	5315 North	49th Street	Milwaukee		\$745.00	\$38.75	\$45.00	\$55.00	\$636.25	\$2,544.00	\$212.00
WSB	3272 North	52nd Street	Milwaukee		\$750.00	\$37.50	\$45.00	\$55.00	\$612.50	\$2,381.00	\$198.42
WSB	6427 North	52nd Street	Milwaukee		\$860.00	\$43.00	\$45.00	\$55.00	\$717.00	\$4,040.00	\$336.67
WSB	2473 North	57th Street	Milwaukee		\$795.00	\$39.75	\$90.00	\$85.00	\$580.25	\$6,678.00	\$556.50
WSB	2911 South	60th Street	Milwaukee		\$565.00	\$28.25	\$0.00	\$0.00	\$536.75	\$2,070.00	\$172.50
WSB	2911-A South	60th Street	Milwaukee		\$800.00	\$40.00	\$45.00	\$55.00	\$660.00	\$2,347.00	\$195.58
WSB	4609 North	67th Street	Milwaukee		\$765.00	\$38.25	\$45.00	\$55.00	\$626.75		
WSB	4709 North	71st Street	Milwaukee								
WSB	WaterStone Bank		TOTALS		\$14,851.00	\$742.55	\$855.00	\$1,135.00	\$12,118.45	\$65,817.88	\$5,484.82
WSB	3300 West	Sheridan - lower	Milwaukee		\$435.00	\$21.75	\$45.00	\$55.00	\$313.25	\$4,335.53	\$361.29
WSB	3300 West	Sheridan - upper	Milwaukee		\$725.00	\$36.25	\$45.00	\$55.00	\$588.75	\$4,335.53	\$361.29
WSB	3543 North	15th Street	Milwaukee		\$436.00	\$40.00	\$45.00	\$55.00	\$296.00	\$2,542.00	\$211.83
WSB	2869 North	46th Street	Milwaukee		\$875.00	\$40.00	\$45.00	\$55.00	\$735.00	\$2,238.00	\$186.50
WSB	5738 North	71st Street	Milwaukee		\$735.00	\$36.75	\$45.00	\$55.00	\$598.25	\$1,563.00	\$130.25
					\$2,046.00	\$116.75	\$135.00	\$165.00	\$1,629.25	\$6,343.00	\$528.58
GRAND TOTAL					\$16,897.00	\$859.30	\$990.00	\$1,300.00	\$13,747.70	\$72,160.88	\$6,013.41
RENT											
MNGT FEE											
WATER/SEWER											
ESTIMATED REPAIRS											
NET FIGURE											
annual											
month											
tax estow											

**Brunner - Interest and Escrow \$**

Loan	Collateral		Interest	Escrow
1	3543 N 15th St	Milwaukee WI 53206	\$499.98	\$212.00
	4714 W Villard Ave	Milwaukee WI 53218		\$0.00
2	3272 N 52nd St	Milwaukee WI 53216	\$206.20	\$301.75
3	5315 N 49th St	Milwaukee WI 53218	\$133.67	\$211.99
4	4542 N 44th St	Milwaukee WI 56218	\$127.06	\$248.47
5	6427 N 52nd St	Milwaukee WI 56223	\$143.05	\$198.45
6	4331 N 19th St	Milwaukee WI 53209	\$65.65	\$211.46
7	5007 N 24th St	Milwaukee WI 53209	\$70.08	\$359.49
8	4338 N 41st St	Milwaukee WI 53216	\$96.18	\$168.61
9	4609 N 67th St	Milwaukee WI 53218	\$97.29	\$172.52
10	3300 W Sheridan Ave	Milwaukee WI 53209	\$115.71	\$359.01
11	4260 N 48th St	Milwaukee WI 53216	\$294.66	\$612.58
	2473 N 57th St	Milwaukee WI 53210		
12	2991 S Hernam St	Milwaukee WI 53207	\$325.68	\$521.77
13	4709 N 71 St St	Milwaukee WI 53218	\$275.04	\$195.56
14	5480 N 27th St	Milwaukee WI 53209	\$125.15	\$290.71
15	408-12 McCall St	Waukesha WI 53186	\$943.06	\$643.78
16	N39W27051 Glacier Rd	Pewaukee WI 53072	\$218.21	\$0.00
17	5738 N 71st St	Milwaukee WI 53218	\$149.59	\$108.15
18	2911-11a S 60th St	Milwaukee WI 53219	\$455.17	\$324.78
19	2875 N 36th St	Milwaukee WI 53210	\$82.47	\$250.78
20	N46W29247 E Capotal Dr	Delafield WI 53209	\$488.27	\$131.55
			\$4,912.17	\$5,523.41
			\$10,435.58	

Exhibit "2"

	In re: Todd Brunner	
	<b>Recurring Monthly Expenses</b>	
	<b><u>Personal Expenses</u></b>	
	Utilities	\$ 650.00
	Auto Insurance	\$ 125.00
	Auto Fuel	\$ 850.00
	Home Insurance	\$ 90.00
	Medical	\$ 650.00
	Food and Beverages	\$ 850.00
	Health Insurance	\$ 700.00
	Life Insurance	\$ 190.00
	Entertainment	\$ 500.00
	Cable, Internet, Phone	\$ 180.00
	Son's education	\$ 850.00
	Daughter's care	\$ 500.00
	Auto maintenance	\$ 150.00
	Clothing	\$ 100.00
	Miscellaneous	\$ 250.00
	<b>Sub-Totals</b>	<b>\$ 6,635.00</b>
	<b>Additional Expense (if any)</b>	
	<b>TOTALS</b>	<b>\$ 6,635.00</b>

Exhibit "3"

	In re: Todd Brunner	
	<b>Recurring Monthly Expenses</b>	
	<b><u>General Business Expenses</u></b>	
	Labor	\$ 9,500.00
	Cell phones	\$ 600.00
	Maintenance for 6 work trucks	\$ 1,800.00
	Materials	\$ 6,500.00
	Tools	\$ 500.00
	Insurance	\$ 8,600.00
	<b>Sub-Totals</b>	<b>\$ 27,500.00</b>
	<b>Additional Expense (if any)</b>	
	<b>TOTALS</b>	<b>\$ 27,500.00</b>

Exhibit "4"